

Moody on The Market



Pat
Moody

SMSO Fundraiser Hosts
Dueling Pianos

Kick off Valentine's weekend with cocktails, music, and fun! On February 11th, the Southwest Michigan Symphony Orchestra will bring back their Dueling Pianos and silent auction fundraiser at Grand Upton Hall.



Beginning at 7:00 pm, two fabulous musicians will battle for your SMSO contributions, each armed with a grand piano and extensive musical repertoire. Each song request requires a monetary donation, and you can pay to request a specific song, or to halt the playing of the current one. Sing, dance, and donate all evening, while hilarity ensues as audience members are encouraged to participate in the comedy. The musicians are well versed in classic rock, country, hard rock, show tunes, R&B, and Top 40, so there will be no shortage of entertainment.

The Silent Auction portion of the evening will feature gift certificates to local restaurants and businesses, date night options, and car care packages. Included in the auction are items from: Clementine's, Urban Garage Market, South Shore Health & Racquet Club, Ben's Pretzels, Silver Harbor Brewing Company, St. Joe Wine Shoppe, Olive Cart, Vineyard 2121, Affinity Salon & Spa, The Gilmore Car Museum, M&W Auto Service and Tire, and YMCA of Greater Michiana to name a few. Online bidding will open on February 1st, and end directly after the dueling pianos on February 11th, at 8:30 pm.

Continued on page 4

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Arthur Havlicek,
President,
SMR Chamber

Five Economic Challenges for 2022

The United States managed to enjoy strong economic growth in Q4 of 2021. Despite challenges like rising inflation, supply chain disruptions, labor shortages, Federal Reserve tightening, and COVID variants, experts seem to believe this economic momentum will continue into 2022. This week, I'd like to briefly cover these five challenges and share some predictions for how they'll likely play out in the year ahead.

Inflation

I've covered this topic a few times, however it is worth mentioning again. Consumer prices rose in November at the fastest pace in 39 years and have driven up the cost of living for families. Gasoline prices have risen 58% since last year, the largest increase since April 1980. Energy prices on the

Continued on page 2

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Arthur Continued from cover

whole rose 33%. Egg prices are up 12% and bacon is up 20%. Used cars and trucks? Up 31%. This has been caused, in part, by supply chain disruptions, historic labor shortages, and unprecedented government stimulus spending. Unfortunately, experts at Goldman Sachs expect inflation to worsen in the coming months before finally easing in late-2022.

Supply Chain Disruptions

Thankfully, the worst appears to be over as it relates to the global supply chain. Congestion has been easing in our ports thanks to 24/7 operations and ocean borne shipping costs fell 5% in November. The Dallas Federal Reserve Bank's manufacturing index showed the level of unfilled orders also fell in November, as did the amount of time to deliver goods. As encouraging as this is, many are predicting we won't be out of the woods until at least 2023. After all, the American Trucking Associations estimate the industry is short a record-high 80,000 truck drivers and COVID variants like Omicron are still exacerbating labor shortages in ports across the globe.

Labor Shortages

Unfortunately, the December jobs report from the Bureau of Labor Statistics (BLS) is not as positive as our supply chain progress. Analysts expected the economy to add 450,000 jobs, but BLS reported businesses only added 199,000 – a huge miss. Currently, there are over 2.15 million fewer workers in the labor force and 3.5 million fewer Americans employed than in Feb. 2020 - despite over 10 million job openings across the country. At December's pace, it would take 18 more months to get back to pre-pandemic employment levels.

Federal Reserve Tightening

In an effort to stem inflation, Federal Reserve Chairman Jerome Powell has said the Fed is planning to end its bond-buying stimulus program around March and has planned at least three interest rate hikes for 2022. Any rate increases will be grad-

ual and are likely not to have a negative impact thanks to our robust economic recovery. That said, normalizing our monetary policies may not be enough to offset rising inflation, especially given the unknown effects variants like Omicron will have on the U.S. economy.

COVID Variants

As more of our population gains immunity through infection or immunization, variants will become less deadly but more transmissible. This increased transmissibility will undoubtedly affect staffing levels and labor shortages - something we are already experiencing as the Omicron variant makes its way through our community. This could also have a negative effect on consumer demand - particularly in restaurants and other places of public accommodation. The real threat, however, is if a new variant emerges that resists vaccinations and inflicts more severe symptoms. While there are no signs of that occurring, we must remain vigilant. Thankfully, the Food and Drug Administration recently granted emergency authorization to Pfizer for their innovative COVID treatment pill which has been found to reduce the risk of hospitalization or death by 89%.

Businesses are the Solution

Next to immunity, it is innovation from businesses like Pfizer that will pave the pathway out of this pandemic. As U.S. Chamber President and CEO Suzanne Clark said in her recent State of American Business address, "Businesses are not simply competing to win today, but to build a better tomorrow ... to propel our country and world toward a brighter future of growth, solutions, and opportunity."

The state of American business is strong heading into 2022 and, given freedom and flexibility, there's no challenge our entrepreneurial spirit cannot overcome.

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Photo of the Week



Sure Sign of Winter
 Photo by Kevin Hester

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 Photos must be horizontal orientation to be considered for Photo of the Week.



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MOODY *Continued from Cover*
 Tickets are \$35 per person for the concert, with a cash bar available, cocktails beginning at 6:30 pm. There is also the option of attending the buffet dinner at 5:30 pm and then the show, at \$60 per person. The buffet will include: Champagne Chicken, Carved Beef, Mixed Vegetables, Garlic Smashed Potatoes, and a dessert

by The Flour Shop Bakery. Buffet dinner tickets must be purchased in advance.
 Funds raised this evening will support and expand the mission of the symphony, *Transforming Lives Through Music*. The programs offered by the Southwest Michigan Symphony Orchestra would not be possible without the generosity of the community and the support of their sponsors. This show sells out quickly, but you can purchase tickets while they are available at www.smso.org, or call 269-982-4030.

By Jocelyne Tuszynski, MOTM contributor

United Van Lines for decades has been surveying people who move and asking them "why?" In 2021, Michigan was the sixth-highest ranking state for residents leaving.
 A third of those who left Michigan told UVL they were leaving for job or employment reasons. 28% cited "family considerations." 27% were retiring and moving (presumably to a warmer place!) Six per cent cited health factors and two per cent complained about the cost of living as they exited Michigan.

Here is a 'deeper dive' on the national Why We Moved survey from United Van Lines:

United Van Lines 45th Annual National Movers Study indicates Americans were on the move to lower-density areas and to be closer to their families throughout last year.

The annual study, which tracks the company's exclusive data for customers' state-to-state migration patterns, determined Vermont as the state with the highest percentage of inbound migration (74%) with United Van Lines. Topping the list of outbound locations was New Jersey (71%), which has held the spot for the past four years.

South Dakota (69%), South Carolina (63%), West Virginia (63%) and Florida (62%) were also revealed as the top inbound states for 2021. Meanwhile, states like Illinois (67%), New York (63%), Connecticut (60%) and California (59%), which have regularly appeared on the top outbound list in recent years, again ranked among states with the largest exoduses.

In addition to the state-by-state data, each year United Van Lines also conducts an accom-



Survey Probes Why People Moved in 2021

We've heard a lot during the pandemic about people moving into Southwest Michigan, often from the Chicago area, to escape urban living and enjoy the amenities of life in Michigan's Great Southwest. But when you "zoom out" a bit, it appears Michigan as a state has been on the 'losing' side of the move-in/move out equation.

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panying survey to examine the motivations and influences for Americans' interstate moves. This year's survey results indicated 31.8% of Americans who moved did so in order to be closer to family – a new trend coming out of the pandemic as priorities and lifestyle choices shift. Additionally, 32.5% of Americans moved for a new job or job transfer, a significant decrease from 2015, when more than 60% of Americans cited a job or transfer.

"This new data from United Van Lines is indicative of COVID-19's impact on domestic migration patterns, with 2021 bringing an acceleration of moves to smaller, midsized towns and cities," Michael A. Stoll, economist and professor in the Department of Public Policy at the University of California, Los Angeles, said. "We're seeing this not only occur because of Americans' desire to leave high density areas due to risk of infection, but also due to the transformation of how we're able to work, with more flexibility to work remote."

What's more, amid the pandemic, many Gen Xers are retiring (often at a younger age than past generations), joining the Baby Boomer generation. While many are retiring to states like Florida, United Van Lines' data reveals they're not necessarily heading to heavily populated cities like Orlando and Miami — they're venturing to less dense places like Punta Gorda (81% inbound), Sarasota (79% inbound) and Fort Myers-Cape Coral (77% inbound). Similarly, in Oregon, cities including Medford-Ashland (83%) and Eugene-Springfield (79%) saw high inbound migration in 2021.

Moving In

The top inbound states of 2021 were:
 Vermont
 South Dakota
 South Carolina
 West Virginia
 Florida
 Alabama
 Tennessee
 Oregon
 Idaho
 Rhode Island

Of the top ten inbound states, six — Vermont, South Dakota, West Virginia, Alabama, Oregon and Idaho — are among the 20 least densely populated states in America, with less than 100 people per square mile. And, Tennessee and South Carolina are among the top 25.

Moving Out

The top outbound states for 2021 were:
 New Jersey
 Illinois
 New York
 Connecticut
 California
Michigan
 Massachusetts
 Louisiana
 Ohio
 Nebraska

SW Michigan

Polar Plunge Feb. 5

Presented by the Law Enforcement Torch Run, the Polar Plunge is an annual winter event that focuses on raising funds for Special Olym-

pics Michigan. The Michigan State Police Niles Post hosts the Southwest Michigan plunge this year on Saturday, February 5th, at Watermark Brewing Company in Stevensville.

Check-in begins at 10 a.m. on Saturday, with plunging beginning at noon. After the last frigid dip has been taken, there will be an After-Splash Bash and awards presented. Spectators and participants can warm up in the taproom, beer garden, and at the firepits, and purchase refreshments while supporting the plunge.

The Niles Post fundraising team has almost met their goal for this year, but you can help them exceed it by donating here. The requirement of funds raised per person to make an icy splash and receive a sweatshirt is \$100, but anyone can donate and spread the word for the cause. This is the biggest fundraiser for Michigan Special Olympics, and helps provide year-round athletic training to the 23,000 adults and children with intellectual disabilities all across our state.

The Polar Plunge challenge series consists of numerous events in Michigan, and doesn't always mean an actual plunge. There is currently a Virtual Frozen 5K on the official Polar Plunge MI website, offering a challenge to walk, run, sled, ski, or skip for Special Olympics. Registration and more information can be found at plungemi.org. Be BOLD and Get COLD!

By Jocelyne Tuszynski, MOTM contributor

Pat Moody

Publisher, MoodyOnTheMarket.com

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Pastor

The Meaning of Mercy

When the kindness and love of God our Savior appeared, he saved us, not because of righteous things we had done, but because of his mercy.

Titus 3:4,5



Rosenbaum

In the early 1800s, Napoleon Bonaparte ruled as emperor of France. His word was final. A woman appeared before him one day. She was seeking a pardon for her son.

Napoleon explained to her why this was not possible: Her son was guilty of committing a serious crime not once but twice. Under the law of the land, he had been sentenced to death.

But the mother persevered. "I plead for mercy for my son," she said.

"But your son does not deserve mercy," pronounced the emperor. It was then that this mother got to the heart of the matter. "You are correct," she said. "My son does not deserve mercy. But if he did, it would not be mercy. And mercy is all I ask for."

"Then I will have mercy," Napoleon said. He spared her son's life.

This woman understood the meaning of mercy. The apostle Paul did too. Paul said that, with the arrival of Jesus Christ, "God saved us, not because of righteous things we had done, but because of his mercy." The Son of God invaded our time

and space to conduct a rescue mission. He rescued us from the curse of our own sin. He did this through the perfect life and innocent death he lived and died on our behalf.

But why? Here is where Paul gets to the heart of the matter. God did this not because we deserved it; not because he saw us as diamonds in the rough; not because we've done something that made us sparkle in his eyes. He did it because of his mercy.

It's his mercy through Jesus Christ that makes your relationship with God so secure. It doesn't depend upon what you have done for God. It depends on what the Savior, in mercy, has done for you.

Prayer: Lord Jesus, in my moments of anxiety and doubt, fill me with your Holy Spirit. Through your Word, remind me that my relationship with you rests not on what I do for you, but upon your mercy. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
Originated by: www.WhatAboutJesus.com

Read more at www.MailMaxOnline.com



In researching current news to write about in this space, I came across a post that was meant for the holidays but gives some really good information that is important for pet owners to know all the time. I hope the North Central Veterinary Emergency Center of Indiana won't mind my sharing.

Some things that are toxic to pets: chocolate, fatty foods (butter, turkey and chicken skin, etc.), grapes and raisins, onions and garlic, sugar-free candy and gum (that contains Xylitol), yeast dough, alcohol, marijuana, over-the-counter and prescription drugs. Should your pet accidentally consume any of these, you will want to contact your vet or an emergency clinic with the following: pet's age and weight, what was consumed, how much, when consumed, brand name if available, and for meds, the dosage. Of course, the best way to prevent accidental consumption is to keep all of these out of the reach of pets, just as we do with children. Remember, when it comes to pets and kids, we sometimes have to do their thinking for them.

With the frigid temperatures of January settling in, it doesn't hurt to review the safety cautions that accompany winter. Things like making sure pets' paws don't come into contact with road salt but if they do, to wipe them off when they get home so they can't lick it off. Rubbing Vaseline or paw protectant into paws

The Pet Corner

before you walk can help protect them from the cold and salt. Use pet-friendly ice melts in your own driveway or yard. Clean up any anti-freeze spills (antifreeze is deadly) immediately and try to use one containing propylene glycol instead of the more toxic ethylene glycol. Be aware cats will often seek shelter inside a car's engine. Outside pets need access to warm, dry shelter and fresh water. They may also need to consume more calories in the cold. (Check with your vet about this.) All pets should come inside when temperatures drop into the freezing digits. As you don't want to leave a pet inside a car in the heat of summer, consider how cold it will get inside your vehicle before leaving them in the cold. For more tips on cold weather care, please visit ASPCA.org.

We were all sad to hear of the passing of animal lover Betty White. Betty was a tireless supporter of animal welfare and dedicated to improving the lives of animals everywhere. She would have turned 100 on January 17, and so to honor what would have been her landmark birthday and her love of animals, a challenge has been issued to donate \$5.00 to a shelter or rescue on that day. It sounds like a great way to make a big difference in the lives of pets awaiting a new home and the shelters and fosters who care for them in the meantime. In the midst of an ongoing pandemic that has canceled fundraisers, many are struggling to provide and any income is greatly appreciated. So, let's all remember on Monday, January 17, to honor Betty and participate in the [#BettyWhiteChallenge](https://www.bettywhitechallenge.com).

Read more at www.MailMaxOnline.com

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PET OF THE MONTH

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5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Chrome-Clad Aluminum Wheels, 29K Miles, Bed Liner, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Bright White Clear Coat, U21268



2011 FORD FOCUS 4-DOOR SEDAN SES
NOW \$7,966

2.0 EFI Engine, 4 Speed Automatic, Aluminum Wheels, Only 82K Miles! Power Doors and Locks, Power Moon Roof, CD-Player, Remote Keyless Entry System, Ingot Silver Metallic, C21361A



2016 NISSAN VERSA NOTE SV
NOW \$12,953

1.6 EFI Engine, 1 Speed CVT Automatic, Styled Wheel Covers, 45K Miles, 5 Door Hatchback, CD-Player, Back-Up Camera, Remote Keyless Entry System, Brilliant Silver Metallic, U21230

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2015 CHEVY SILVERADO 2500 HD DOUBLE CAB 4X4 WORK TRUCK
NOW \$34,239

6.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Remote Start, Power Windows and Door Locks, Vinyl Floor Lining, Trailering Equipment, Remote Keyless Entry System, Summit White, U21271



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$34,917

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Auto Climate Control, Power Moon Roof, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Luxury Brown Pearl Coat, C22041B



2019 RAM 1500 BIG HORN CREW CAB 4X4
NOW \$43,641

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Touchscreen Display, Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Flame Red Clear Coat, C22036A



2018 DODGE CHARGER GT
NOW \$32,997

3.6 V6 EFI ENGINE, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, Blacktop Package, Power Driver's Seat, Heated Front Seats, Beats Premium Speakers, Touchscreen Display, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Octane Red Pearl Coat, C21376A

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MANAGER'S

2020 FORD EXPLORER ST 4X4

WAS \$54,994



NOW \$51,999

3.0 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Powerfold Seats, Twin Panel Moonroof, 360 Degree Camera, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F21256A

2012 RAM 3500 ST 4X4 DUMP TRUCK WITH SNOW PLOW

WAS \$39,850



NOW \$37,998

6.7 Cummins DIESEL Engine, 6 Speed Automatic, Steel Wheels, Only 64K Miles, Power Windows, Power Locks, Speed Control, Remote Keyless Entry System, Black Clear Coat, F22016A



2015 FORD F-250 LARIAT SRW CREW CAB 4X4

NOW \$47,213

6.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Aluminum Wheels, 119K Miles, Pick-Up Bed Cap, Bed Liner, Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Power Moon Roof, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Tuxedo Black Metallic, F21270A



2018 VOLVO XC90 T6 INSCRIPTION AWD

NOW \$50,323

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 7-Passenger Seating, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Rear Park Assist, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Warning and Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Bright Silver, C21374A



2014 FORD FLEX SEL AWD

NOW \$19,892

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 70K Miles, Remote Start, SYNC, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Power Moon Roof, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Tuxedo Black Metallic, C21304A



2020 DODGE DURANGO SRT 4X4

NOW \$72,551

6.4 V6 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 10K Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moon Roof, 19 Harman Kardon Amped Speakers, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, Power Lift Gate, Trailer Tow Group IV, Trailer Brake Control, Remote Keyless Entry System, Dodge Certified! Black Clear Coat, C21375A

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2018 FORD TAURUS SEL AWD

NOW \$25,751

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Front Seats, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21331A



2019 FORD FUSION ENERGI TITANIUM

NOW \$26,773

2.0 EFI Engine, 1 Speed ECVT Automatic, Aluminum Wheels, 17K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Power Moon Roof, Adaptive Cruise Control, Pre-Collision Assist, Lane Keeping Assist, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ingot Silver, C21314B



2018 FORD F-150 XLT SUPERCREW 4X4

NOW \$37,858

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 50K Miles, Security Cover, Bed Liner, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Jeans, F21237B



2017 DODGE DURANGO GT AWD

NOW \$26,994

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 107K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 7 Passenger Seating! Back-Up Camera, Remote Keyless Entry System, Granite, C21243A



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WAS \$38,410



NOW \$34,935

5.0 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Bed Liner, Running Boards, Back-Up Camera, Pro Trailer Back-Up Assist, Trailer Tow Package, Remote Keyless Entry System, Blue Jeans, F21038A

2020 TOYOTA TUNDRA SR5 TRD CREW CAB 4X4

WAS \$53,776



NOW \$47,999

5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Bed Liner, Power Driver's Seat, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Remote Keyless Entry System, Balance of Factory Warranty! Silver, C21309A



2020 FORD EXPLORER ST 4X4

NOW \$52,959

3.0 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Tri-Zone Temp Control, Twin Panel Moon Roof, Premium Technology Package, 360-Degree Camera, Active Park Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, C21333A



2017 DODGE DURANGO GT AWD

NOW \$30,792

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 70K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! Granite, C21249A



2019 GMC TERRAIN DENALI AWD

NOW \$33,784

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moon Roof, Blind Spot Monitor, Cross Traffic Alert, Rear Park Assist, Front Collision Warning, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U21125A



2016 HYUNDAI TUCSON SE AWD

NOW \$18,501

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ash Black, C21302A

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2012 MINI COOPER S COUNTRYMAN AWD

NOW \$13,335

1.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 89K Miles, Navigation, Leather Heated Front Seats, Power Moon Roof, CD-Player, Remote Keyless Entry System, Blue, F21278B



2021 DODGE DURANGO GT PLUS AWD

NOW \$44,337

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot and Cross Path Detection, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! DB Black Clear Coat, C21332A



2019 FORD EDGE SEL

NOW \$30,735

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21294B



2014 TOYOTA TUNDRA LIMITED TRD 4X4

NOW \$33,848

5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 118K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Attitude Black, F21212A

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**2014 CHEVY SILVERADO
1500 DOUBLE CAB 4X4
NOW \$27,990**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 101K Miles, Bed Liner, Remote Start, Power Driver's Seat, Auto Temp Control, Back-Up Camera, Remote Keyless Entry System, Deep Ruby Metallic, U21242



**2018 CHEVY SILVERADO
1500 LT DOUBLE CAB 4X4
NOW \$40,995**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Red Hot, U21259



**2010 LEXUS GS 350 AWD
NOW \$14,723**

3.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 122K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Blue, U21257



**2018 JEEP
RENEGADE LATITUDE 4X4
NOW \$24,997**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Colorado Red, U21238



**2019 FORD
EDGE TITANIUM AWD
NOW \$39,952**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 11K Miles, Remote Start, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Blue Metallic, F21265A

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**2019 RAM 1500 CLASSIC
BIG HORN CREW CAB 4X4
NOW \$41,306**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Bed Liner, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Black Appearance Group, Touchscreen Display, Park Assist System, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, U21244



**2016 TOYOTA COROLLA LE
NOW \$13,500**

1.8 EFI Engine, Automatic Transmission, Styled Wheel Covers, 81K Miles, Back-Up Camera, Auto Climate Control, CD-Player, Remote Keyless Entry System, Blue, M21000A



**2020 HONDA RIDGELINE
BLACK EDITION AWD
NOW \$45,777**

3.5 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, U21343A



**2009 PONTIAC G8 GT
NOW \$19,999**

Wheels, 80K Miles, Power Leather Heated Front Seats, Power Moon Roof, Auto Temp Control, CD-Player, Remote Keyless Entry System, Panther Black Metallic, F21200A



**2016 MAZDA CX-5 GT AWD
NOW \$20,904**

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 102K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Meteor Gray, F22035A



**2019 CHEVY SILVERADO 1500
CUSTOM DOUBLE CAB 4X4
NOW \$39,954**

4.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Bed Liner, Remote Start, Custom Preferred Equipment Group, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Balance of Factory Warranty, Black, U21249



**2017 FORD EDGE SEL AWD
NOW \$26,886**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Reverse Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold Metallic, F21222A



**2018 JEEP WRANGLER
UNLIMITED SPORT 4X4
NOW \$41,675**

3.6 V6 EFI Engine, 8 Speed Automatic, Polished Granite Crystal Wheels, 48K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Black Clear Coat, U21237A



**2018 JEEP GRAND
CHEROKEE LAREDO 4X4
NOW \$33,994**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 46K Miles, Power Driver's Seat, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C21307A



**2018 FORD EDGE SEL AWD
NOW \$30,995**

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27K Miles, Power Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, F21211A



**2019 RAM 1500 LARAMIE
CREW CAB 4X4
NOW \$49,977**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Security Cover, Bed Liner, Wheel to Wheel Side Steps, Remote Start, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Front and Reverse Park Assist, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, U21265A



**2015 FORD F-150
XLT SUPERCREW 4X4
NOW \$29,958**

3.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 94K Miles, Bed Liner, Running Boards, SYNC, CD-Player, Remote Keyless Entry System, Tuxedo Black Metallic, U21151A



**2018 HONDA CR-V EX AWD
NOW \$30,850**

1.5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gold, M21063B



**2016 LEXUS ES 350
NOW \$26,772**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 66K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, White, C21239A



**2018 JEEP
COMPASS LATITUDE 4X4
NOW \$29,589**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Beats Premium Audio System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, F21262A



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Don



Stuart

Author's note: Today, I selflessly offer my next couple columns as a public service to the various federations, committees and bunds that govern winter Olympic sports in every corner of the globe.

Folks, you are doing a wretched job giving dopey weekly columnists fodder with which to craft amusing previews of the 2022 Winter Olympic Games! I had to invest farrrrr more than my usual limit of 7 minutes of web-surfing to plagiari---I mean, craft today's smorgasbord of Olympic silliness. I'm not even sure if all the people I'm about to mention are even going to make their nations' Olympic teams, that's how deep I had to scrape for anecdotes!

Silly Shorts about Chilly Sports

So c'mon! – Read this column, get inspired, and coach up your athletes to be goofier so that they, too, can contend to appear in future dopey weekly columns featuring stuff like this!:

The U.S. Ski and Snowboarding Team – which you'll hear a lot about, because they at least offer marginally useful bios of their athletes that can be mined for goofy nuggets – includes an alpine skier named Travis Ganong. His partner is Canadian world-class alpine skier Marie-Michele Gagnon. And their last names consist of exactly the same letters! In my opinion, they should take their partnership to a new level by combine-phenating their names and becoming the Gagnon-Ganongs.

Rumor has it there's a hot new snowboarding move – more people are popping triple corks. Well, not to brag, but I performed that trick in my kitchen this past New Year's Eve. Just sayin'.

Ski jumper Alexa Brabec insists on suiting up for every competition wearing mismatched socks. If the U.S. Ski and Snowboarding team will come pick them up, my sons' sock drawers could supply Brabec with those *for the rest of her career*.

Freestyle skier Dani Loeb has a pet potbelly pig, named Wiggly, that you can follow on Instagram: @wigglythepig. Dani's introductory message on the account says, "He likes to eat a lot, and no, I'm not going to eat him when he gets bigger." Huge relief for that pig, right? – now, without worry, he can chow down until he's Biggly Wiggly!

Aidan Ripp is a Nordic skier with many hobbies, including marathon canoeing. I never heard of this, so I looked it up and learned: "Canoe marathon is a sport in which athletes paddle a kayak or canoe over a long distance to the finish line." Who'da think it?

Anyway, rumor has it that Aidan's pretty good at it because he a master at handling Ripp tides.

Cross-country skier Noel Keeffe says his favorite movie is "The Secret Life of Walter Mitty." I'm sure he means the 1947 version starring Danny Kaye, who I'm ecstatic to name-check, because in "White Christmas," he sings – in a wonderful number with Bing Crosby, Vera Ellen and Rosemary Clooney – the tune that should be played at every outdoor Olympic venue until the end of time! "Snow"!

(Sing with me now! "Snow!/It won't be long before we'll all be there with snow!")

Cross-country skier Sophia Laukli's bio includes this unexplained item: "I'm related to a famous Norwegian Viking!" I'd like to find out more details about this, and y'know, I can see it happening. Because, if there's gonna be a breakout American ski star, I think it'll be Sophia most laukli.

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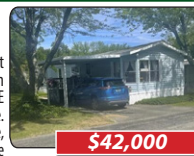
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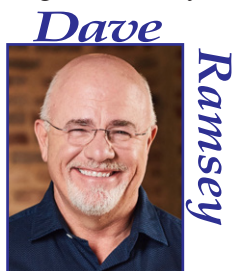
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Dave Says

Make a budget line for fun money

Dear Dave,

I finally paid off all my debt except for my house, and I have an emergency fund of six months of expenses saved. It feels great to be in control of my money, but I am afraid I might lose control again and end up back where I started before I began following your plan. How can you make sure your leisure spending doesn't get out of hand?

Lavell

Dear Lavell,

I get what you're saying. You don't want to go back to those days of being scared and out of control where your finances are concerned. You spent a lot of time, made tons of sacrifices, and put in lots of disciplined hard work getting out of debt, changing your behavior, and finally reached a point where you're winning with money. Most people don't forget the hardship and sacrifices that go into something like that, and I don't think you will, either.

There's a season to be strict, hard-nosed, and deny yourself things. There's also a time to act like an adult, and forego instant gratification, like during those early Baby Steps. But some self-care and a little fun is important once in a while, too. One way to enjoy life without going financially overboard is to make a budget line for fun money.

Putting fun money in your budget isn't a green light to forget your money goals, or go on a spending free-for-all. It's actually part of sticking to your budget. Remember, you want a zero-based budget. That means giving every dollar a job, and having a fun money category helps you focus on all your spending, so you don't accidentally waste money on little things here and there.

When you give yourself a budget line for fun, you can spend that amount on whatever you want. We talk a lot about goals and how they need to be a balance of empowering and realistic. Budgeting fun money helps with the realistic side, because it lets you stick to your goals and have a treat every now and then.

When you think of your budget as permission to spend, you get a new perspective on budgeting. You're giving your money permission to go where you want it to go. Plus, when you treat yourself once in a while, you're less likely to fall back in your old, financially-out-of-control ways!

— Dave

* *Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.*

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WSJM SPORTS

Mid-West Family Player of the Week

STUDENT ATHLETE of the week

Name: Rylee Carter
School: Countryside Academy High School

This week's Mid-West Family Player of the Week is Rylee Carter, a senior from Countryside Academy High School and member of the boys varsity basketball team.

Rylee has been having an amazing start to the 201-22 season. In the season opener, Rylee scored 36 points in Countrysides 71-69 loss to River Valley. He then followed that up with 24 points against both New Buffalo and Lawrence, before last week going off for 34 points in Countryside's 69-44 win over Bangor.

Through 4 games, Rylee is averaging 29.5 points, helping lead Countryside to a 2-2 record.

Rylee also plays for the Camp Battlegrounds AAU Basketball team, based out of Benton Harbor.

Countryside's next game is at home on Friday, January 14th against Marcellus at 7:30 PM

Rylee Carter

The WSJM Student Athlete of the Week is chosen based on merits both on and off the field of play and is brought to you each week by the generosity of these sponsors:

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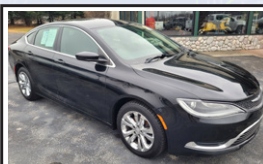
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